

<i>SERFF Tracking Number:</i>	<i>METD-125797373</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>MetLife Insurance Company of Connecticut</i>	<i>State Tracking Number:</i>	<i>40606</i>
<i>Company Tracking Number:</i>	<i>6-E90-08 MICC</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Policy Change Endorsement</i>		
<i>Project Name/Number:</i>	<i>2001 Policy Change Endorsement/6-E90-08</i>		

Filing at a Glance

Company: MetLife Insurance Company of Connecticut

Product Name: Policy Change Endorsement	SERFF Tr Num: METD-125797373	State: ArkansasLH
TOI: L08 Life - Other	SERFF Status: Closed	State Tr Num: 40606
Sub-TOI: L08.000 Life - Other	Co Tr Num: 6-E90-08 MICC	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Authors: Albert Dubreuil, Patricia Crowley, Diane Palermo	Disposition Date: 10/23/2008
	Date Submitted: 10/17/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: 2001 Policy Change Endorsement	Status of Filing in Domicile: Pending
Project Number: 6-E90-08	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 10/23/2008	Explanation for Other Group Market Type:
	State Status Changed: 10/23/2008
Deemer Date:	Corresponding Filing Tracking Number:
Filing Description:	

The attached form is enclosed for your review and approval. This is a new form that will not replace any existing form. This form is in final print, subject only to minor modifications in paper size, stock, ink and borders.

Items have been bracketed in the enclosed form to indicate that we will consider it acceptable to change these items in the future without refiling the forms with your Department, unless you advise otherwise during your review of this form. The Endorsement Date is the date that the form becomes a part of the policy.

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This proposed Endorsement form generally confirms the policyowner's right to (i) apply for improved risk classification, (ii) decrease the amount of coverage, and (iii) add certain riders. These routine transactions have been universally permitted by the filing companies under long-standing administrative practices and are beneficial to policyowners. For example, improved risk classification results in lower costs; face reductions and the addition of riders address evolving policyowner needs over time.

This Endorsement will be used with policies issued on a 1980 CSO mortality table and will be mailed to existing policyowners. This Endorsement is consistent with IRS Notice 2006-95, which provides a "safe harbor" that would permit changes to older policies to be made after December 31, 2008, generally without requiring that the policy become subject to the 2001 CSO tables for tax testing purposes.

The IRS "safe harbor" provides that a contractual change does not trigger a change to 2001 CSO tax testing if:

1. The change, modification, or exercise of a right to modify, add or delete benefits is pursuant to the terms of the contract;
2. The state in which the contract is issued does not require use of the 2001 CSO tables for that contract under its standard valuation and minimum nonforfeiture laws; and
3. The contract continues upon the same policy form or blank.

This Endorsement is being submitted for the purpose of satisfying the first of the foregoing "safe harbor" requirements.

Based on a review of these policies, we found that the forms vary greatly from product to product, and that there were changes in contract style during the time that the 1980 CSO mortality tables were in use by the Company. As a result, we have written the attached Endorsement with language which is as general as possible as a means to use this form with policies for a wide variety of products. The Company will follow underwriting guidelines (i.e., limits and rules) in determining the availability of the changes mentioned in this Endorsement on a nondiscriminatory basis.

You have our assurance that we are in compliance with Ark. Code Ann. 23-79-138 and Regulation 49.

If you have any questions or need further information, please contact me at the number or e-mail address below.

SERFF Tracking Number: METD-125797373 State: Arkansas
Filing Company: MetLife Insurance Company of Connecticut State Tracking Number: 40606
Company Tracking Number: 6-E90-08 MICC
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Policy Change Endorsement
Project Name/Number: 2001 Policy Change Endorsement/6-E90-08

Enclosures: Readability Certificate; Certification

Company and Contact

Filing Contact Information

Albert Dubreuil, Contract Consultant adubreuil@metlife.com
501 Boylston Street (617) 578-3165 [Phone]
Boston, MA 02116 (617) 578-5505[FAX]

Filing Company Information

MetLife Insurance Company of Connecticut CoCode: 87726 State of Domicile: Connecticut
1300 Hall Boulevard Group Code: 241 Company Type: Life
Bloomfield, CT 06002 Group Name: MetLife Group State ID Number:
(617) 578-2000 ext. [Phone] FEIN Number: 06-0566090

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: Arkansas requires \$20 per endorsement.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
MetLife Insurance Company of Connecticut	\$20.00	10/17/2008	23257040

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/23/2008	10/23/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Description Clarification	Note To Filer	Linda Bird	11/21/2008	11/21/2008
Filing Description Clarification	Note To Reviewer	Tricia St. John	11/20/2008	11/20/2008

<i>SERFF Tracking Number:</i>	<i>METD-125797373</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 10/23/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>METD-125797373</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Form	Endorsement		Yes

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Note To Filer

Created By:

Linda Bird on 11/21/2008 03:12 PM

Last Edited By:

Linda Bird

Submitted On:

11/21/2008 03:12 PM

Subject:

Filing Description Clarification

Comments:

Note has been received to clarify filing description.

SERFF Tracking Number: *METD-125797373* *State:* *Arkansas*
Filing Company: *MetLife Insurance Company of Connecticut* *State Tracking Number:* *40606*
Company Tracking Number: *6-E90-08 MICC*
TOI: *L08 Life - Other* *Sub-TOI:* *L08.000 Life - Other*
Product Name: *Policy Change Endorsement*
Project Name/Number: *2001 Policy Change Endorsement/6-E90-08*

Note To Reviewer

Created By:

Tricia St. John on 11/20/2008 03:05 PM

Last Edited By:

Tricia St. John

Submitted On:

11/20/2008 03:05 PM

Subject:

Filing Description Clarification

Comments:

Please note that the filing description of this submission states that the forms will be used with policies issued on a 1980 CSO mortality table and will be mailed to existing policyowners. To clarify this process, all policyowners with policies issued on a 1980 CSO mortality table will be notified via correspondence, such as with their Annual Statement, that this Endorsement is available and will be provided to them upon request. No changes have been made to any of the previously attached items.

Sincerely,

Tricia St. John

Consultant

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	6-E90-08	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51	6-E90-08.pdf

ENDORSEMENT

MetLife Insurance Company of Connecticut

As of the Endorsement Date, this Endorsement is a part of the policy.

This is to confirm that you have the following rights under the policy, subject to IRS rules and the Company's applicable limits and rules.

**Change in Risk
Classification**

You may apply for a better risk class by making a written request to the Company. Proof of insurability will be required. The change will become effective on the monthly anniversary on or next following our approval of your request.

**Decrease in Face
Amount for Whole
Life Policies, Term
Policies and Term
Riders**


Unless otherwise stated in the policy or rider, after the first policy/rider year, you may decrease the Face Amount of the policy or the amount of coverage under a rider by sending us a written request.

Riders

You may request in writing that we add to the policy any rider that was available to you as of the issue date of the policy. Proof of insurability may be required.

You may request in writing to terminate any rider attached to the policy.

MetLife Insurance Company of Connecticut


Secretary

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Rate Information

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Supporting Document Schedules

	Review Status:	
Satisfied -Name:	Certification/Notice	08/29/2008
Comments:		
Attachments:		
MLICC RC - AR.pdf		
MICC Certification.pdf		

	Review Status:	
Bypassed -Name:	Application	08/29/2008
Bypass Reason:	Not applicable to this filing.	
Comments:		

State of Arkansas

Readability Certification

Pursuant to Bulletin 14-79 and Arkansas Statute Annotated § 23-80-206 to § 23-80-208, cited as the Life and Disability Insurance Policy Language Simplification Act, the Flesch Readability Ease Test has been applied to the following forms.

Form Number(s)	Flesch Score(s)
6-E90-08	51



Karen Johnson, Assistant Vice President

10/17/2008

Date

MetLife Insurance Company of Connecticut
1300 Hall Boulevard, Bloomfield, CT 06002

State of Arkansas

Certification

We certify compliance with Rule and Reg. 19 s 10 and all other applicable requirements of the Arkansas Insurance Department.



Karen Johnson, Assistant Vice President

October 17, 2008

Date